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PTO/SB/08A (01-2001) Form 16 - 1000 through 12/31/2002 OMB 0651-0

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

Substitute for form 1449A/PTO				Complete if Known	
				Application Number	09/901,954
				Filing Date	July 10, 2001
				First Named Inventor	James Templeton
				Group Art Unit	2164
				Examiner Name	
				Attorney Docket No.	PAY00-003
Sheet	1	of	2		
(Use as many sheets as necessary)					

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	M. Nguyen	Date Considered	1/23/04
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				Group Art Unit	2164
				Examiner Name	
(Use as many sheets as necessary)					
Sheet	2	of	2	Attorney Docket No.	PAY00-003

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>MH</i>		HORNE, D. DOAK, Letter from Gowling Lafleur Henderson LLP to Park, Vaughan & Fleming LLP, July 21, 2004.	
<i>MY</i>		Oregon Department of Revenue, "ACH Debit Electronic Funds Transfer: Program Guide", February 1999, www.dor.state.or.us/19Forms/206-029.pdf .	
<i>MW</i>		Automated Clearing House Rules, "A Complete Guide to Rules & Regulations Governing the ACH Network", 1999, pp. OR 4, OR 10, OG 19, OG 46-48, The National Automated Clearing House Association, Herndon, VA.	
<i>MW</i>		Automated Clearing House Rules, "A Complete Guide to Rules & Regulations Governing the ACH Network", 1999, The National Automated Clearing House Association, Herndon, VA.	

Examiner Signature	Nga Nguyen	Date Considered	11/23/04
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Substitute for form 1448A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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				Examiner Name	
(Use as many sheets as necessary)				Attorney Docket No.	PAY00-003
Sheet	1	of	1		

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.*	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code* (if known)			
M	3,823,308			Goldberg	07-09-1974	
M	3,852,571			Hall	12-03-1974	
M	3,896,266			Waterbury	07-22-1975	
M	4,471,216			Herve	09-11-1984	
M	5,416,306			Imahata	05-16-1995	
M	5,532,464			Josephson	07-02-1996	
M	5,679,938			Templeton	10-21-1997	
M	5,750,972			Botvin	05-12-1998	
M	5,770,843			Rose	06-23-1998	
M	5,793,028			Wagener	08-11-1998	
M	5,883,810			Franklin	03-16-1999	
M	5,907,801			Albert	05-25-1999	
M	5,907,832			Pieterse	05-25-1999	
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**Examiner
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Nga Nguyen

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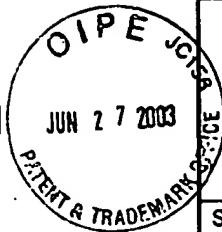
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(Use as many sheets as necessary)					
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U.S. PATENT DOCUMENTS

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Examiner Signature	Nga Nguyen	Date Considered	11/23/014
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Sheet

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Substantive2

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